

News and Information

from the Tennessee Division of Consumer Affairs

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**Weekly Column by David McCollum, Director
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Protecting Your Good Name: Dealing with Indentity Theft, Part II

Last week we addressed some of the basic methods for preventing identity theft. Hopefully, many of you have already begun the process of removing your Social Security Number from items which do not require it and may be seen by strangers. Some of you, however, may already be the victim of identity theft. This week, we'll look at the first three steps you need to take to get your name cleared and your credit back in order.

If you discover that someone has stolen your identity in order to open a credit card account, receive a loan, or gain other economic benefit, you should contact your local law enforcement agency right away. Provide them with as much documentation as you have available, and be certain to keep a copy of the police report. You may also file a complaint with the Federal Trade Commission by calling 1-877-IDTHEFT or online at www.consumer.gov/idtheft.

Next, call all your credit card companies and financial institutions and close your old accounts . Open your new accounts with different account numbers and Personal Identification Numbers (PIN) or passwords. Do not use a birthday, part of your Social Security Number, or mother's maiden name. That information may already be available to identity thieves. Be sure to follow up this call with a letter detailing your request. Legally, you are in a better position if you have written documentation.

The third step in the process is to contact the fraud department of the three major credit-reporting agencies, Experian, Equifax, and Trans Union. Have them flag your accounts and add a victim's statement to your report. In your statement, note that you have been the victim of identity theft and request that any future applications be verified by calling you at a specific number.